

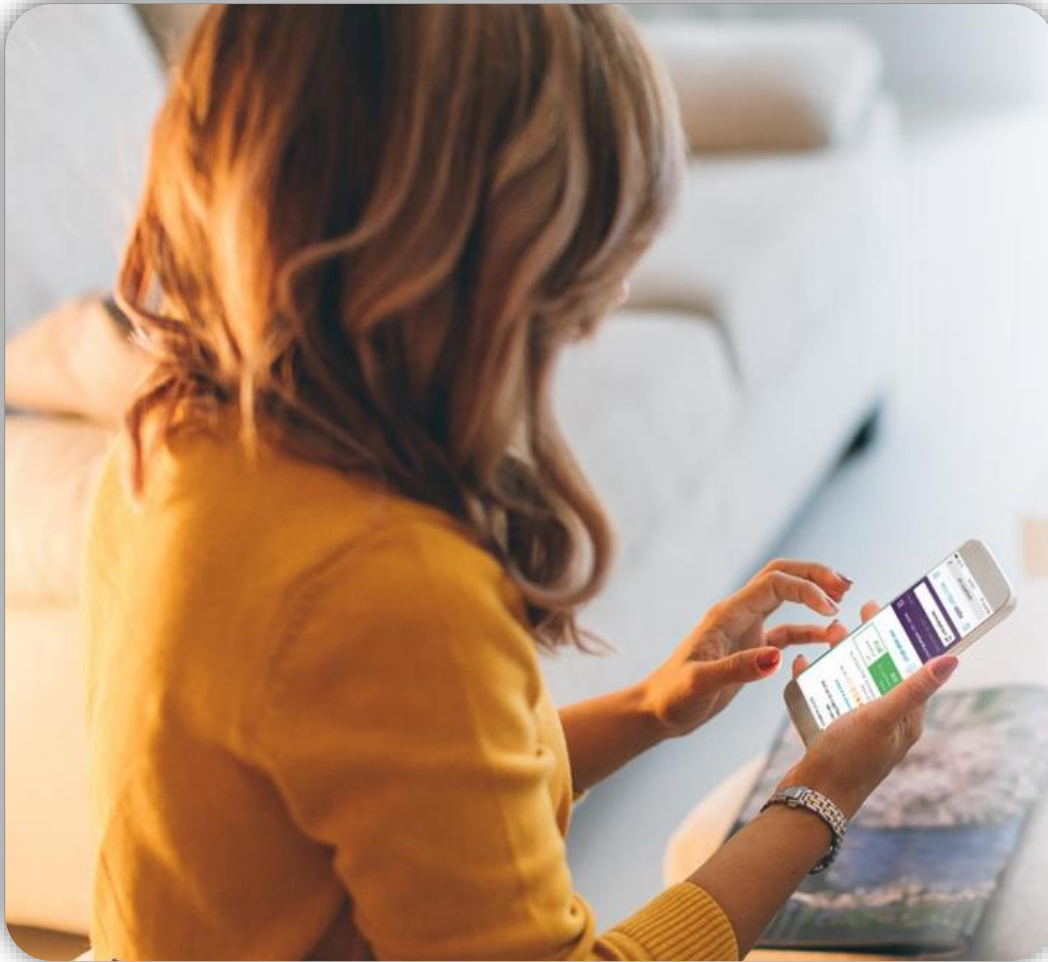
WE MAKE
SAVING
ON HEALTH CARE
**A REWARDING
EXPERIENCE**



Commonwealth of Virginia

SmartShopper[®]

SmartShopper 101: What Is SmartShopper?



The medical care **incentive and engagement program** that saves money and gives members:

- Confidence
- Convenience
- Cash

When members shop for and select **better-value care**

SmartShopper 101: How SmartShopper Works?

- ALL COVA CARE AND COVA HDHP MEMBERS ARE ELIGIBLE
- Shop BEFORE you have an eligible procedure
 - EACH TIME you need a procedure, you must shop
 - You can shop for procedure and then schedule services
 - Must be an approved covered service
- Website: cova.smartshopper.com
 - Click to register and follow the prompts. Enter your Anthem ID as it is presented on your ID Card
 - Available 24/7
 - Personal Assistant Team (PAT) Chat feature available online
 - Individual profiles – keep them updated!
- Personal Assistant Team (PAT)
 - Phone: **1-844-277-8991**
- Monday - Thursday, 8:00am-8:00pm, Friday 8:00am-6:00pm
- Incentives will be issued 90 days from when Anthem processes the claim. The incentive will be deposited directly into employees' paychecks. Claim must approved by Anthem

SmartShopper 101: How SmartShopper Works

1



Doctor recommends a medical service

2



Shop online or with a SmartShopper Personal Assistant to find high-value options

3



Procedure at employee's location of choice

4

Once your claim is paid...



SmartShopper verifies that the location qualifies for an incentive and triggers a reward

Meet the SmartShopper Personal Assistant Team

**Your dedicated Commonwealth of Virginia
access line: 1-844-277-8991**

- Concierge-level “white glove” support
- Helps members understand options
- Guides members to the best-value care
- Preferences for convenience, cost & quality
- Schedules appointments, handles reauthorizations
- PATChat feature when shopping digitally



SmartShopper®

SmartShopper 101: Recap

SmartShopper offers your COVA Care and COVA HDHP members a cash benefit

- Cash rewards for choosing better value - care

Employees enjoy and appreciate SmartShopper

- 97% of “SmartShoppers” would recommend the service to friends, colleagues and family*

Activate, activate, activate!

- Activation leads to shopping and shopping leads to conversions (better-value care)

The Personal Assistant Team is the “secret sauce” behind activation & conversion

- Member searches with a Personal Assistant are 33% of total searches - but majority of conversions
- When the Personal Assistant schedules an appointment for a member, 70% conversion rate

Call to Action

What more can we do to encourage members to call a Personal Assistant when medical procedures are needed

1-844-277-8991

Mary Grannan

Director Client Engagement
mary.grannan@sapphire-digital.com